

INDEXING INSTRUCTIONS:

EMC/Russell/7374200

Lot 79, Hoytte Austin Lake S/D, Sec. 6, T2S, R8W,
DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on August 31, 1999, Constance Ann Russell, a single woman,, executed a Deed of Trust to **Equity Title & Escrow**, Trustee for the use and benefit of **A USA Mortgage, Inc.**, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 1183 at Page 642 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

STATE MS.-DE SOTO CO.
FILED
SEP 15 2 14 PM '03

BK 1824 PG 660
W.E. DAVIS CH. CLK.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed
on this the 17th day of September, 2002.

LaSalle Bank National Association f/k/a LaSalle National Bank,
in its capacity as indenture trustee under that certain Sale
and Servicing Agreement dated December 1, 1999, among AFC Trust
Series 1999-4, as Issuer, Superior Bank FSB, as Seller and
Servicer, and LaSalle Bank National Association, as Indenture
Trustee, AFC Mortgage Loan Asset Backed Notes, Series 1999-4,
and any amendments thereto

BY: Barbara L. Marich

ITS VICE PRESIDENT

STATE OF Illinois

COUNTY OF Cook

PERSONALLY appeared before me, the undersigned authority in and for the
jurisdiction aforesaid, Barbara L. Marich, who acknowledged to me that
she is Vice President of LaSalle Bank National Association f/k/a
LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and *
, and acknowledged to me that she signed and delivered the above and foregoing
Substitution of Trustee on behalf of LaSalle Bank National Association f/k/a LaSalle
National Bank in its capacity as indenture trustee under certain Sale and * after
being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 17th day of
September, 2002.

*Servicing Agreement dated December 1, 1999 among AFC Trust Series 1999-4,
as Issuer, Superior Bank FSB, as Seller and Servicer, and LaSalle Bank
National Association, as Indenture Trustee, AFC Mortgage Loan Asset
Backed Notes, Series 1999-4, and any amendments thereto

Ethel Franklin
NOTARY PUBLIC

My Commission Expires:

07-18-2005

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

